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Fill in this information to identify your case:	
United States Bankruptcy Court for the: Northern District of: Illinois	
(State) Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Daphne	
	Write the name that is on	First name	First name
	your government-issued picture identification (for example, your driver's	Middle name Abo	Middle name
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or	Middle name	Middle name
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX- <u>8654</u>	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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De	ebtor 1 Daphne First Name	Abo Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		14 W 144th St Number Street	Number Street
		Riverdale Illinois 60827 City State Zip Code	City State Zip Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
_		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Daphne			Case number (if kno	wn)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy Case			
7. The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description Bankruptcy (Form B2010)). Also Chapter 7 Chapter 11 Chapter 12 Chapter 13			c. <i>§ 342(b) for Individuals Filing for</i> priate box.
8. How you will pay the fee	more details about how cashier's check, or mone may pay with a credit car I need to pay the fee in Individuals to Pay Your Individuals to Pay Your Individuals may, but is not receive official poverty line to	you may pay. Typically, if you ey order If your attorney is and or check with a pre-printer installments. If you choose Filing Fee in Installments (Ore waived (You may request quired to, waive your fee, and hat applies to your family six you must fill out the Application.	ou are paying the submitting your ed address. this option, sign official Form 103, this option only d may do so only ze and you are u	the clerk's office in your local court for efee yourself, you may pay with cash, repayment on your behalf, your attorney on and attach the <i>Application for</i> A). If you are filing for Chapter 7. By law, a y if your income is less than 150% of anable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9. Have you filed for bankruptcy within the last 8 years?	✓ No. Yes. District District District	WhenWhenWhen	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No. Yes. Debtor District Debtor District	<u>W</u> hen	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Go to line 1	2.	-	you want to stay in your residence? St You (Form 101A) and file it with

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Abo Debtor 1 Daphne __ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1 First Name
 Daphne First Name
 Abo Last Name
 Case number (if known)

Part 5: Exp	lain Your Effo	rts to Receive a Brie	fing About Credit Counseling				
		About Debtor 1:		About Deb	otor 2 (Sp	oouse Only in a Joint Cas	e):
15. Tell the o	ell the court thether you have eceived briefing bout credit ounseling.	You must check one:		You must check one:			
received about cr		counseling agen	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.	counse filed thi	ling ager is bankru	ing from an approved cred ncy within the 180 days bein ptcy petition, and I receive apletion.	fore I
	The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.		he certificate and the payment plan, veloped with the agency.			he certificate and the payme veloped with the agency.	nt plan,
about cre counseling file for ba You mus		counseling agen	ing from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a npletion.	counse filed thi	ling ager is bankru	ing from an approved creating within the 180 days being the petition, but I do not appletion.	fore I
following you cann			er you file this bankruptcy petition, opy of the certificate and payment		ST file a c	er you file this bankruptcy pe opy of the certificate and pay	
If you file court car case, you	anyway, the dismiss your will lose filing fee you	from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the	from an obtain t made n	n approve those sen ny reques 30-day te	ked for credit counseling sed agency, but was unable vices during the 7 days after, and exigent circumstancemporary waiver of the	to ter I
creditors collection again.	can begin activities requirement, atta efforts you made unable to obtain		ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and umstances required you to file this	requirer efforts y unable t	ment, atta ou made to obtain i	ay temporary waiver of the ch a separate sheet explainir to obtain the briefing, why yo the before you filed for bankrupumstances required you to file	u were otcy, and
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.	with you		e dismissed if the court is diss for not receiving a briefing b ruptcy.	
		receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.	receive must file with a co	a briefing a certification	fied with your reasons, you n within 30 days after you file. ate from the approved agend payment plan you develope o, your case may be dismisse	You cy, along ed, if any.
			he 30-day deadline is granted only mited to a maximum of 15 days.			he 30-day deadline is grante mited to a maximum of 15 da	
		I am not required counseling beca	d to receive a briefing about credit ause of:		t require	d to receive a briefing abou ause of:	ıt credit
		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Inca	apacity.	I have a mental illness or a deficiency that makes me incapable of realizing or ma rational decisions about fina	aking
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	☐ Disa	ability.	My physical disability cause be unable to participate in briefing in person, by phon- through the internet, even a reasonably tried to do so.	a e, or
		Active duty.	I am currently on active military duty in a military combat zone.	Acti	ive duty.	I am currently on active mili duty in a military combat zo	
		about credit coun	are not required to receive a briefing seling, you must file a motion for ounseling with the court.	about ci	redit cour	are not required to receive a seling, you must file a motion ounseling with the court.	

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Debtor 1 Daphne	At		Der (if known)				
Part 6: Answer These Que	Middle Name La estions for Reporting Purposes	st Name					
16. What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts.						
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fu		empt property is excluded and administrative unsecured creditors?				
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000				
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 millior \$10,000,001-\$50 millior \$50,000,001-\$100 million \$100,000,001-\$500 million	on \$1,000,000,001-\$10 billion lion \$10,000,000,001-\$50 billion				
20. How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 ☑ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 millior \$10,000,001-\$50 millio \$50,000,001-\$100 mill \$100,000,001-\$500 m	on \$1,000,000,001-\$10 billion lion \$10,000,000,001-\$50 billion				
Part 7: Sign Below	Lhave examined this potition, an	d I doclare under penalty of perio	us, that the information provided is true and				
I have examined this petition, and I declare under penalty of perjury that the information provided is trucorrect. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, of title 11, United States Code. I understand the relief available under each chapter, and I choose to prounder Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help to out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).							
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.						
	/s/ Daphne Abo	×					
	Signature of Debtor 1 Executed on 12/12/2017	· ·	nature of Debtor 2 ecuted on				
	MM / DD /		MM / DD / YYYY				

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Debtor 1 Daphne		Abo	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12	or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the lso certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 3	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the i	nformation in the sched	ules filed with the petition is incorrect.
attorney, you do not	•	, , , , , , , , , , , , , , , , , , ,		μ
need to file this page.	/s/ Alexander Prebe	•	Date	12/12/2017
	Signature of Attorney f			M / DD / YYYY
	Alexander Preber			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	enue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3122374979	Email address	apreber@semradlaw.com
	Bar number		State	

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Fill in this information to identify your case:								
Debtor 1	Daphne		Abo					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois					
Case number (If known)			(State)					

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	
1b. Copy line 62, Total personal property, from Schedule A/B	\$43,145.00
1c. Copy line 63, Total of all property on Schedule A/B	\$43,145.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$23,759.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$177,450.00
Your total liabilities	\$201,209.00
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I)	
	\$3,931.57
Copy your combined monthly income from line 12 of <i>Schedule I</i>	
·	<u> </u>

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Abo Debtor 1 Daphne Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$4,569.12 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$154,033.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$154,033.00

9g. Total. Add lines 9a through 9f.

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Ell in the	:f								
Fill in this	informatio	n to identify your c	ase:						
Debtor 1	Dap		NA: al alla N	Na	Abo				
Debtor 2	FIRST	Name	Middle N	name	Last Name				
(Spouse, if fi	ling) First	Name	Middle N	Name	Last Name				
United Sta	ates Bankru	ptcy Court for the:	Northern		District of Illinois				
Case num	nber				(State)				
Officia	al Form	106A/B						Check if this is an amended filing	
Sche	dule A	/B: Prope	erty					12/1	
category v responsibl write your	where you le for supp name and	think it fits best. I lying correct infor I case number (if k	Be as complete a mation. If more s known). Answer e	and acc space is every qu	urate as possible. If s needed, attach a so lestion.	two married people a	an one category, list the are filing together, both a form. On the top of any a an Interest In	are equally	
1. Do you	u own or h a No. Go to		quitable interest	in any	residence, building, l	and, or similar prope	erty?		
	Yes. Wher	e is the property?							
1.1	Street add	ress, if available, or	other description	- 🔲 s	is the property? Che ingle-family home uplex or multi-unit bui		the amount of any secu	claims or exemptions. Put ired claims on <i>Schedule D:</i> aims Secured by Property.	
					ondominium or coope	J	Current value of the	Current value of the	
					lanufactured or mobile	home	entire property?	portion you own?	
	Number	Street			and		Describe the nature of	f your ownership	
				. H _T	Investment property Timeshare Other		interest (such as fee simple, tenancy by the entireties, or a life estate), if known.		
	City	State	Zip Code	Who	ther has an interest in the	e property? Check	Check if this is co	ommunity property	
				one.	ebtor 1 only		Ш		
					ebtor 2 only				
				Ħ□	ebtor 1 and Debtor 2	only			
				☐ A	t least one of the debt	ors and another			
					r information you wis erty identification nu	sh to add about this i mber <u>:</u>	tem, such as local		
If you	own or hav	ve more than one, li	ist here:	14/1 1	1- 11 1 0 Ob	and all the standards	D I d. d l	dela Dia	
1.2					is the property? Che ingle-family home	еск ан тпат арріу.		claims or exemptions. Put ured claims on <i>Schedule D:</i>	
	Street add	ress, if available, or	other description		uplex or multi-unit bui	ldina	Creditors Who Have Claims Secured by Property		
					ondominium or coope	_	Current value of the	Current value of the	
					lanufactured or mobile	home	entire property?	portion you own?	
	Number	Street		- □∟	and		Describe the nations	f	
	Number	Olieet			vestment property		Describe the nature of interest (such as fee s	simple, tenancy by	
	City	State	Zip Code		imeshare ther		the entireties, or a life	e estate), if known.	
				Who one.	has an interest in the	e property? Check	Check if this is co	ommunity property	
					ebtor 1 only				
				Пр	ebtor 2 only				
				□□□	ebtor 1 and Debtor 2	only			
				A A	t least one of the debt	ors and another			
					r information you wis erty identification nu	sh to add about this i mber:	tem, such as local		

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Debtor 1			Abo	Case numbe	r (if known)	
	First Name	Middle Name	Last Name			
1.3 Stre	et address, if available, or oth		/hat is the property? Check all that a Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	pply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
Nun City	nber Street State	Zip Code	Land Investment property Timeshare Other	_	Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by
		[] [] [] 0	//no has an interest in the property? Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and ther information you wish to add a	ther	Check if this is co (see instructions)	mmunity property
	the dollar value of the por ve attached for Part 1. Wri	tion you own for a	roperty identification number: Il of your entries from Part 1, incluere.	ding any entrie	s for pages	
Do you ow you own tl	nat someone else drives. If yons, trucks, tractors, sport util	equitable interest ou lease a vehicle, a	in any vehicles, whether they are reals or report it on Schedule G: Executory ycles	-	-	
3.1	Make Model: Year:	Jeep Patriot 2016	Who has an interest in the propone. Debtor 1 only	erty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:	35000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and	l another	Current value of the entire property? \$12575.00	Current value of the portion you own? \$12575.00
			Check if this is community prinstructions)	property (see		
3.2	Make Model: Year:		Who has an interest in the propone. Debtor 1 only	erty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and	l another	Current value of the entire property?	Current value of the portion you own?
			Check if this is community prinstructions)	property (see		

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3.3 Make Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 sits is community property (see instructions) Debtor 1 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 3 only Debtor 4 instructions Debtor 4 instructions Debtor 2 only Debtor 3 only Debtor 4 instructions Debtor 1 only Debtor 2 only Debtor 3 only Debtor 4 instructions Debtor 4 instructions Debtor 4 instructions Debtor 4 instructions Debtor 6 instructions Debtor 7 instructions Debtor 7 instructions Debtor 6 instructions Debtor 7 instructions Debtor 6 instructions Debtor 7 instructions Debtor 6 instructions Debtor 7 instructions Debtor 7 instructions Debtor 7 instructions Debtor 6 instructions Debtor 7 instructions Debtor 7 instructions Debtor 8 instructions Debtor 8 instructions Debtor 9	btor 1		Middle Mana		Case number	(if known)	
Mode: Year: Approximate mileage: Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 3 and Debtor 2 only At least one of the debtors and another Debtor 1 only Debtor 1 only Debtor 2 only Debtor 3 only Debtor 4 tleast one of the debtors and another Debtor 1 only Debtor 2 only Debtor 3 only Debtor 4 tleast one of the debtors and another Debtor 5 only Debtor 6 only Debtor 6 only Debtor 7 only Debtor 8 only Debtor 9 only Debtor 9 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 3 only Debtor 4 tleast one of the debtors and another Debtor 1 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 6 only Debtor 9 only Debtor 9 only Debtor 9 only Debtor 9 only Debtor 1 only Other information: Debtor 1 only Other information: Debtor 1 only Debtor 1 only Other information: Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Other information: Debtor 1 only Debtor 2 only Other information: Debtor 1 only De		First Name	Middle Name	Last Name			
Approximate mileage:	3.3				ty? Check		•
Approximate mileage: Debtor 2 only Other information: Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) 3.4 Make Model: Year: Debtor 1 only Other information: Debtor 2 only Other information: Debtor 3 only Other information: Debtor 4 only Other information: Debtor 5 only Other information: Debtor 4 only Other information: Debtor 5 only Other information: Debtor 6 one. Other information: Debtor 9 only Other information: Debtor 1 only Other information: Debtor 2 only Other information: Debtor 1 only Other information: Debtor 2 only Other information: Debtor 2 only Other information: Debtor 2 only Other information: Debtor 3 only Other information: Debtor 4 only Other information: Debtor 4 only Other information: Debtor 5 only Other information: Debtor 4 only Other information: Debtor 5 only Other information: Debtor 6 only Other information: Debtor 6 only Other information: Debtor 6 only Other information: Debtor 8 only only only only only only only only							
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At least one of the debtors and another At least one of the debtors and another			·				
Check if this is community property (see instructions) 3.4 Make Who has an interest in the property? Check one. Debtor 1 only Current value of the entire property?		Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
Instructions Inst				At least one of the debtors and ar	nother		
Make Model: Year: Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only Debtor 3 and another Debtor 4 fishing vessels, snowmobiles, motorcycle accessories Debtor 1 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 3 and another Debtor 4 fishing vessels, snowmobiles, motorcycle accessories Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 3 only Debtor 4 fishing vessels, snowmobiles, motorcycle accessories Debtor 4 only Debtor 5 only Debtor 5 only Debtor 6 one. Debtor 6 one. Debtor 7 only Debtor 7 only Debtor 8 one Debtor 9 only Debtor 1 only Debtor 9 only Debtor 1 onl				-	perty (see		
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Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories No				Check if this is community pro	perty (see		
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Other information: Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Current value of the portion you own? Check if this is community property (see	4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information:	•	who has an interest in the propert one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ar instructions) Who has an interest in the propert	ycle accessorie ty? Check nother perty (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured	red claims on Schedule I ims Secured by Property. Current value of the portion you own? claims or exemptions. Pu
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At least one of the debtors and another Check if this is community property (see	4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	Who has an interest in the propert one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ar Check if this is community proinstructions) Who has an interest in the propert one. Debtor 1 only	ycle accessorie ty? Check nother perty (see	Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Clate Creditors Who Have Clate Creditors Who Have Clate Control of the secured the amount of any secu Creditors Who Have Clate Control of the secured the sec	red claims on Schedule II ims Secured by Property. Current value of the portion you own? claims or exemptions. Pu red claims on Schedule II ims Secured by Property.
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	4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	who has an interest in the propert one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ar Check if this is community pro instructions) Who has an interest in the propert one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	ycle accessorie ty? Check nother perty (see ty? Check	Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the	red claims on Schedule I ims Secured by Property. Current value of the portion you own? claims or exemptions. Pured claims on Schedule I ims Secured by Property. Current value of the
indications)	4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the propert one. Debtor 1 only Debtor 2 only At least one of the debtors and ar instructions) Who has an interest in the propert one. Debtor 1 only Debtor 2 only At least one of the debtors and ar Debtor 1 only Debtor 1 only Debtor 2 only At least one of the debtors and ar one. At least one of the debtors and ar one.	ycle accessorie ty? Check nother perty (see ty? Check	Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the	red claims on Schedule I ims Secured by Property. Current value of the portion you own? claims or exemptions. Pured claims on Schedule I ims Secured by Property. Current value of the
5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages	4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	who has an interest in the propert one. Debtor 1 only Debtor 2 only At least one of the debtors and ar instructions) Who has an interest in the propert one. Debtor 1 only Debtor 1 only At least one of the debtors and ar Debtor 1 only Debtor 1 only Debtor 2 only At least one of the debtors and ar Debtor 2 only Check if this is community pro instructions)	ycle accessorie ty? Check nother perty (see ty? Check	Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the	red claims on Schedule I ims Secured by Property. Current value of the portion you own? claims or exemptions. Pured claims on Schedule I ims Secured by Property. Current value of the

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De	ebtor 1	Daphne	Abo Case number (if known)	
		First Name	Middle Name Last Name	
Pa	rt 3:	Describe Y	our Personal and Household Items	
D	o you	own or hav	e any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
		_	and furnishings liances, fumiture, linens, china, kitchenware	
V	Yes.	Describe	Used Household Goods	\$200.00
		tronics oles: Televisions	s and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music	
✓	Yes.	Describe	Used mobile phone, Tv,	\$300.00
		•	ue and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; in, or baseball card collections; other collections, memorabilia, collectibles	
	No Yes.	Describe]
	-	oles: Sports, ph	rts and hobbies otographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes s; carpentry tools; musical instruments	
✓	No Yes.	Describe]
Г				
	Examp	earms oles: Pistols, rifl	es, shotguns, ammunition, and related equipment	
⊻	No			
Ш	Yes.	Describe		
			clothes, furs, leather coats, designer wear, shoes, accessories	-
Ц	No	Describe	Used Clothing	1
⊻	163.	Describe	Used Clottling	\$2000.00
		-	ewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, r	
⊻	No			
Ц	Yes.	Describe		
	Examp	n-farm animals bles: Dogs, cats		
◩	No Yes.	Describe]
<u> </u>				
	4. An y No	y otner person	al and household items you did not already list, including any health aids you did not list	
✓		Describe		7
ш	100.	D 00011D 0		
			lue of all of your entries from Part 3, including any entries for pages you have attached number here	\$2500.00

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Debt	or 1 Daphne First Name	Middle Name	Abo Last Name	Case number (if known)	
Part 4		Financial Assets	<u> Latina</u>		
		ny legal or equitable interest	in any of the followi	ing?	Current value of the portion you own? Do not deduct secured claims or exemptions.
16. (xamples: Money you ha	ave in your wallet, in your home, in		on hand when you file your petition	\$10.00
17.	Deposits of money Examples: Checking, s		; certificates of deposit; s	Cash:hares in credit unions, brokerage houses, titution, list each.	
	No ✓ Yes		Institution name:		
		17.1. Checking account:	Bank of America		\$5.00
		17.2. Checking account:	Planites Credit Union		\$25.00
		17.3. Savings account:	Bank of America		\$5.00
		17.4. Savings account:	Planites Credit Union		\$25.00
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			
18.		or publicly traded stocks s, investment accounts with broker Institution or issuer name:	age firms, money market	accounts	
19.	an LLC, partnership,		ted and unincorporated	d businesses, including an interest in	
	Yes. Give specific information about them	Name of entity		% of ownership:	

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Deb	tor 1 Daphne	Middle Nesse	Abo	Case number (if known)	
20.	Negotiable instruments i	Middle Name orate bonds and other negotial include personal checks, cashiers	checks, promissory no	otes, and money orders.	
	Non-negotiable instrume No No Yes. Give specific information about them	ents are those you cannot transfe	r to someone by signin	g or delivering them.	
21.	Retirement or pension Examples: Interests in IF), thrift savings accoun	ts, or other pension or profit-sharing plans	
	No Voc List cook	Type of account:	Institution name:		
	✓ Yes. List each account	401(k) or similar plan:	Prudential		\$8000.00
	separately.	Pension plan:	Prudential		\$20000.00
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments I deposits you have made so that with landlords, prepaid rent, publi			
	Yes	Electric:	-		
		Gas:	-		
		Heating oil:	-		
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	_	or a periodic payment of money to	you, either for life or fo	or a number of years)	
	✓ No Yes	Issuer name and description:			
		-			

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Debt	or 1 Daphne First Name	Middle Nar		Case number (if known)	
24.			unt in a qualified ABLE program, or under a q	qualified state tuition program.	
		0(b)(1), 529A(b), and 529(b)		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
	✓ No	stitution name and description	on. Separately file the records of any interests.11	11 S C & 521(a):	
	Yes	stitution name and description	on. deparately life the records of any interests. IT	0.5.0. § 52 f(6).	
	_				
	_				
0.5	<u> </u>				
25.	exercisable for	-	operty (other than anything listed in line 1), a	ind rights or powers	
	✓ No				
	Yes. Describe	>			
26.			ecrets, and other intellectual property		
		it domain names, websites,	proceeds from royalties and licensing agreement	IS	
	✓ No Yes. Describe	2			
	L Tool Booking				
27.	Licenses franch	ises, and other general in	ntangihlas		
21.			s, cooperative association holdings, liquor license	es, professional licenses	
	✓ No				
	Yes. Describe)			
	-				
Mor	ney or property	owed to you?			Current value of the
Mor	ney or property	owed to you?			portion you own?
Mor	ney or property	owed to you?			
	ney or property Tax refunds owe	·			portion you own? Do not deduct secured
	Tax refunds owed ✓ No	d to you		Fatant	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owed ✓ No ☐ Yes. Give spe	d to you		Federal:	portion you own? Do not deduct secured
	Tax refunds owed ✓ No Yes. Give spe about th you alre	d to you cific information nem, including whether ady filed the returns		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owed ✓ No Yes. Give spe about th you alre	I to you cific information em, including whether			portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds ower No Yes. Give spe about th you alre and the Family support	cific information em, including whether ady filed the returns tax years	pusal support, child support, maintenance, divor	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed No Yes. Give spe about tr you alre and the Family support Examples: Past du	cific information em, including whether ady filed the returns tax years	ousal support, child support, maintenance, divor	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds ower No Yes. Give speabout the you alreand the Family support Examples: Past duals.	cific information lem, including whether ady filed the returns tax years	ousal support, child support, maintenance, divor	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds ower No Yes. Give speabout the you alreand the Family support Examples: Past duals.	cific information em, including whether ady filed the returns tax years	ousal support, child support, maintenance, divor	State: Local: rce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds ower No Yes. Give speabout the you alreand the Family support Examples: Past duals.	cific information lem, including whether ady filed the returns tax years	ousal support, child support, maintenance, divor	State: Local: rce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds ower No Yes. Give speabout the you alreand the Family support Examples: Past duals.	cific information lem, including whether ady filed the returns tax years	ousal support, child support, maintenance, divor	State: Local: rce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds ower No Yes. Give speabout the you alreand the Family support Examples: Past duals.	cific information lem, including whether ady filed the returns tax years	ousal support, child support, maintenance, divor	State: Local: rce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed ✓ No Yes. Give speabout the you alread the refunds support Examples: Past du ✓ No Yes. Give speabout the your alread the refunds support Examples: Past du ✓ No Yes. Give speabout the your alread the refunds support the your alread	cific information em, including whether ady filed the returns tax years	ousal support, child support, maintenance, divor	State: Local: rce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
29.	Tax refunds ower ✓ No Yes. Give speabout the you alreand the Family support Examples: Past du ✓ No ☐ Yes. Give speached or Single	cific information em, including whether ady filed the returns tax years	payments, disability benefits, sick pay, vacation p	State: Local: rce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds ower ✓ No Yes. Give speabout the you alreand the samples: Past du ✓ No Yes. Give speach of the samples: Unpaid Social samples: Unpaid samples: Unpaid social samples: Unpaid samples	cific information em, including whether ady filed the returns tax years		State: Local: rce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds ower ✓ No Yes. Give speabout the you alread the seamples: Past dual of the seamples: Past dual of the seamples: Unpaid Social seamples:	cific information em, including whether ady filed the returns tax years te or lump sum alimony, spo cific information omeone owes you wages, disability insurance Security benefits; unpaid loar	payments, disability benefits, sick pay, vacation p	State: Local: rce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds ower ✓ No Yes. Give speabout the you alread the samples: Past dual of the samples: Past dual of the samples: Past dual of the samples: Unpaid Social samples: Unpaid Soc	cific information em, including whether ady filed the returns tax years te or lump sum alimony, spo cific information omeone owes you wages, disability insurance Security benefits; unpaid loar	payments, disability benefits, sick pay, vacation p	State: Local: rce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb ⁻	tor 1 Daphne		Abo	Case number (if known)	
	First Name	Middle Name	e Last Name		
31.	Interests in insurance Examples: Health, disabi		ealth savings account (HSA); credit, h	nomeowner's, or renter's insurance	
	Yes. Name the insur of each policy and li		Company name:	Beneficiary:	Surrender or refund value:
32.	If you are the beneficiary property because some	of a living trust, expect	n someone who has died proceeds from a life insurance polic	ey, or are currently entitled to receive	
33.			you have filed a lawsuit or made surance claims, or rights to sue	a demand for payment	
34.	Other contingent and to set off claims No Yes. Describe	unliquidated claims o	f every nature, including counter	claims of the debtor and rights	
35.	Any financial assets you No Yes. Describe	ou did not already list			
36.		-	m Part 4, including any entries fo		\$28070.00
Part				nterest In. List any real estate in Par	t 1.
37.	Do you own or have an	ny legal or equitable in	nterest in any business-related pr	operty?	
	No. Go to Part 6. Yes. Go to line 38.				Current value of the cortion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable o	r commissions you al	ready earned		
	No Yes. Describe	•	•		
39.	Office equipment, furn Examples: Business-rela		re, modems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, elec	tronic devices
	✓ No Yes. Describe				

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Debt	tor 1 Daphne	Abo	Case number (if known)	
	First Name Middle Nan	ne Last Name		
40.	Machinery, fixtures, equipment, supplies yo	ou use in business, and tools of your	trade	
	✓ No			
	Yes. Describe			
	Tes. Describe			
				I .
41	Inventory			
71.	inventory			
	✓ No			
	Yes. Describe			
				
42.	Interests in partnerships or joint ventures			
	✓ No			
		Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them			-
			<u> </u>	<u> </u>
43.	Customer lists, mailing lists, or other compil	ations		
	✓ No			
	Yes. Do your lists include personally identi	fiable information (as defined in 11 U.S	.C. § 101(41A))?	
	No			
	Yes. Describe			
	_			
44.	Any business-related property you did not a	already list		
	✓ No			
				
	Yes. Give specific			
	information	-		
				<u> </u>
				
				
	dd the dollar value of all of your entries from			
or Pa	art 5. Write that number here			
	6: Describe Any Farm- and Commer	cial Fishing-Related Property Y	ou Own or Have an Interest In	L
Part	If you own or have an interest in farmland, list		ou own or riave an interest in	
		 		
46.	Do you own or have any legal or equitable	interest in any farm- or commercial	fishing-related property?	
	No. Go to Part 7.			Current value of the
	Yes. Go to line 47.			portion you own? Do not deduct secured claims
				or exemptions
47.	Farm animals			
	Examples: Livestock, poultry, farm-raised fish			
	No.			
	No			1
	Yes. Describe			
				1

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Debte	or 1 Dap	hne t Name	Middle Name	Abo Last Name	Case number (if known)	
48.		either growing (
	✓ No Yes	s. Describe				
49.	✓ No	nd fishing equip	oment, implements, machinery, fixtu	res, and tools of trade		
	"_					
50.		na tisning supp	lies, chemicals, and feed			
	Yes	s. Describe				
51.		m- and comme	rcial fishing-related property you did	d not already list		
	Yes	s. Describe				
			l of your entries from Part 6, includi		you have attached	
Part 7	z De	scriba All Pro	perty You Own or Have an Inte	rest in That You Did N	at List Above	
			perty of any kind you did not already		Ot LISt ABOVE	
			s, country club membership			
	✓ No					
		s. Give specific ormation				
54. Ac	ld the d	ollar value of al	I of your entries from Part 7. Write t	hat number here		.>
Part 8	: Lis	t the Totals of	Each Part of this Form			
55. P	art 1: T	otal real estate	, line 2		>	
56. p	art 2 to	tal vehicles, lin	e 5	\$12575.00		
57. P a	art 3: To	otal personal an	d household items, line 15	\$2500.00		
58. P a	art 4: To	otal financial as	sets, line 36	\$28070.00		
59. P	art 5: T	otal business-re	elated property, line 45	Ψ20070.00		
60. P	art 6: T	otal farm- and f	ishing-related property, line 52			
61. P	art 7: T	otal other prop	erty not listed, line 54			
62. T	otal pe	rsonal property.	Add lines 56 through 61.	\$43145.00	Copy personal property total ▶	+ \$43145.00
						\$43145.00
63. T c	otal of a	III property on S	chedule A/B. Add line 55 + line 62			+ 1211000

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Fill in this information to identify your case:						
Debtor 1	Daphne		Abo			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case number (If known)			(State)			

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	Identify the Property You Clair	m as Exempt		
1.	Which set of exemptions are you claim	ing? Check one only, ev	ven if your spouse is filing with you.	
	✓ You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2)	
2.	For any property you list on Schedule A	N/B that you claim as e	exempt, fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
	Brief description: Jeep Patriot, 2016 Line from Schedule A/B: 03	\$12,575.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
	Brief description: Checking account, Bank of America Line from Schedule A/B: 17	\$5.00	\$5.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?	

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Debtor 1 Daphne Abo Case number (if known)
First Name Middle Name Last Name

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemptio
	Copy the value from Schedule A/B		
Brief description: Savings account, Bank of America Line from	\$5.00	\$5.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Schedule A/B: 17 Brief			735 ILCS 5/12-1006
description: 401(k) or similar plan, Prudential Line from Schedule A/B: 21	\$8,000.00	\$8,000.00 100% of fair market value, up to any applicable statutory limit	_
Brief description: Pension plan, Prudential Line from	\$20,000.00	\$20,000.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1006
Schedule A/B:21 Brief description:	\$2,000.00	\$2,000.00 100% of fair market value, up to any	735 ILCS 5/12-1001(a)
Schedule A/B:11 Brief description:	\$200.00	applicable statutory limit	735 ILCS 5/12-1001(b)
Used Household Goods Line from Schedule A/B: 06	<u> </u>	\$200.00 100% of fair market value, up to any applicable statutory limit	_
Brief description: Used mobile phone, Tv,	\$300.00	\$300.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 07		100% of fair market value, up to any applicable statutory limit	_
Brief description: Cash in hand Line from Schedule A/B: 16	\$10.00	\$10.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Checking account, Planites Credit Union Line from Schedule A/B: 17	\$25.00	\$25.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description:	\$25.00	\$25.00	735 ILCS 5/12-1001(b)
Savings account, Planites Credit Union Line from Schedule A/B: 17		100% of fair market value, up to any applicable statutory limit	_

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Schedule D: Creditors Who Have Claims Secured by Property 12/18 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known). 1. Do any creditors have claims secured by your property? No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. 2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditor's name. 2. List all secured claims. If a creditor has a particular claim, list the other creditor's name. 2. List all secured claims. If more than one creditor has a particular claim, list the other creditor's name. 2. Column C Value of Collateral that supports this claim 2. Check if this claim relates Describe the property that secures the claim: 2. Contingent MaDISON CT 06443 Contingent MaDISON CT 06443 Contingent As of the date you file, the claim is: Check all that apply. Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates			Document Page 22 of	75		
Debtor 2 Erist Name Middle Name Last Name Debtor 2 Exposes, if filing) First Name Middle Name Last Name District of Illinois (State)	Fill in th	his information to identify your c	ase:			
Column Described in Part 2. As much as possible, list the claims in alphabetical order according to the claims is alphabetical order according to the claims is claim egyl who wes the debt? Check one. Check if this post of the claim is: Check all that apply. Check if this form. Check if this post of the claim is: Check all that apply. Contingent Check if this claim relates Check if this check all that apply. Check if this claim relates Check if this check if this c	Debtor					
Case number ((State)) Official Form 106D Schedule D: Creditors Who Have Claims Secured by Property 12/1 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known). 1. Do any creditors have claims secured by your property? No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. Part 1: List All Secured Claims. 2. List all secured claims. If a creditor has more than one secured claim, list the orditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's value of collateral that supports the claim is check all that apply. Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is a manded filing Check if this loaim relates Other (including a right to offset) Other (including a right to offset)			Middle Name Last Name			
Official Form 106D Schedule D: Creditors Who Have Claims Secured by Property 12/1 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number if known). 1. Do any creditors have claims secured by your property? No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. Part 1: List All Secured Claims. 2. List all secured claims. If a creditor has more than one secured claim, list the other creditor's separately for each claim. If more than one creditor has a particular claim, list the other creditor's name. 2. List all secured claims. If a creditor has more than one secured claim, list the other creditor's name. 2. Chlumn B Value of collateral that supports this claim 2. Chlumn B Value of collateral that supports this claim 2. Chlumn B Value of collateral that supports this claim 2. Chlumn B Value of collateral that supports this claim 2. Chlumn B Value of collateral that supports this claim 2. Chlumn B Value of collateral that supports this claim 2. Chlumn B Value of collateral that supports this claim 2. Chlumn B Value of collateral that supports this claim Number Street	United	States Bankruptcy Court for the:				
Schedule D: Creditors Who Have Claims Secured by Property 12/18 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known). 1. Do any creditors have claims secured by your property? No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. 2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditor's name. 2. List all secured claims. If a creditor has a particular claim, list the other creditor's name. 2. List all secured claims. If more than one creditor has a particular claim, list the other creditor's name. 2. Column C Value of Collateral that supports this claim 2. Check if this claim relates Describe the property that secures the claim: 2. Contingent MaDISON CT 06443 Contingent MaDISON CT 06443 Contingent As of the date you file, the claim is: Check all that apply. Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates						
Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known). 1. Do any creditors have claims secured by your property? No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. Part 1: List All Secured Claims 2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name. 2.1 CHRYSLER Capital Creditor's Name 91 WALL STREET POB 666 Number Street MADISON CT 06443 City State ZIP Code Who owes the debt? Check one. Describe the property that secures the claim is: Check all that apply. Contingent As of the date you file, the claim is: Check all that apply. Debtor 1 only Debtor 1 only Indicated Disputed Nature of lien. Check all that apply. At least one of the debtors and another Check if this claim relates Other (including a right to offset)	Offic	cial Form 106D		_		Check if this is an amended filing
Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known). 1. Do any creditors have claims secured by your property? No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. Part 1: List All Secured Claims 2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name. 2.1 CHRYSLER Capital Creditor's Name 91 WALL STREET POB 666 Number Street MADISON CT 06443 City State ZIP Code Who owes the debt? Check one. Describe the property that secures the claim is: Check all that apply. Contingent As of the date you file, the claim is: Check all that apply. Debtor 1 only Debtor 1 only Indicated Disputed Nature of lien. Check all that apply. At least one of the debtors and another Check if this claim relates Other (including a right to offset)	Sch	edule D: Credit	ors Who Have Claims Secur	ed by Prop	ertv	12/15
2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name. 2.1 CHRYSLER Capital Creditor's Name 91 WALL STREET POB 666 Number Street MADISON CT 06443 City State ZIP Code Who owes the debt? Check one. Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates Column A Amount of claim Do not deduct the value of collateral. **Samount of claim Do not deduct the value of collateral that supports this claim Value of collateral Value of collateral **Samount of claim Do not deduct the value of collateral that supports this claim Do not deduct the value of collateral that supports this claim **Samount of claim Do not deduct the value of collateral that supports this claim **Column C **C	more sp name a 1. De	pace is needed, copy the Additing case number (if known). o any creditors have claims so No. Check this box and subject Yes. Fill in all of the information	secured by your property? mit this form to the court with your other schedules. You ha	this form. On the top	of any additional pag	
Creditor's Name 91 WALL STREET POB 666 Number Street Street Contingent	2.	List all secured claims. If a cred separately for each claim. If more in Part 2. As much as possible, lis	than one creditor has a particular claim, list the other creditors	Amount of claim Do not deduct the	Value of collateral that supports	Unsecured portion
Date debt was 5/2016 Last 4 digits of account number 1000		At least one of the debtors and another Creditor's Name 91 WALL STREET POB 666 Number Street MADISON CT 06443 City State ZIP Code Who owes the debt? Check one Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	2016 Jeep Patriot As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Nature of lien. Check all that apply. An agreement you made (such as mortgage or secured car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset)		\$12,575.00	<u>\$11,184.0</u> 0

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$23,759.00

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E:II :	n this infor	anation to identify your o						
FIII I	n this intor	mation to identify your c	ase:					
Deb	tor 1	Daphne		Abo				
		First Name	Middle Name	Last Name				
	tor 2							
(Spo	use, if filing)	First Name	Middle Name	Last Name				
Unit	ed States E	ankruptcy Court for the:	Northern	District of Illinois				
				(State)				
(If knd	e number							
<u> </u>	*	orm 106E/F				Ch	eck if this is a	n amended filing
Sc	hedu	ule E/F: Cre	ditors Who	Have Uns	ecured Claims			12/15
other Form clain	r party to a n 106A/B) a ns that are entries in t vn).	any executory contracts and on <i>Schedule G: Exe</i> listed in <i>Schedule D: C</i>	s or unexpired leases that cutory Contracts and Uni- creditors Who Hold Claims tach the Continuation Pa	t could result in a cla expired Leases (Offic s Secured by Propert	aims and Part 2 for creditors wi im. Also list executory contract ial Form 106G). Do not include ay. If more space is needed, copy he top of any additional pages,	s on <i>Sched</i> any credito the Part y	dule A/B: Propors with partic you need, fill	perty (Official ally secured it out, number
1.		reditors have priority un Go to Part 2.	secured claims against y	ou?				
2.	listed, ider As much a Continuat	ntify what type of claim it as possible, list the claims ion Page of Part 1. If mor	is. If a claim has both priori	ty and nonpriority amo ding to the creditor's r particular claim, list the		both priori	ty and nonpric	ority amounts.
						Total	Priority	Nonpriority

claim

amount

amount

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Debtor 1 Daphne Abo Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 **AMERICREDIT** \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 801 CHERRY ST STE 3900 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated FORT WORTH 76102 Texas City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: **✓** Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Notice only Is the claim subject to offset? Yes 4.2 Capital One \$960.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a Po Box 30285 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 84130 Utah Salt Lake Cty City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ Unsecured Debt Is the claim subject to offset? **✓** No Yes 4.3 City of Chicago - Dept. of Finance \$2,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO Box 88292 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60680 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **✓** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ **Unpaid Tickets** Is the claim subject to offset? **✓** No Offician Yes Schedule E/F: Creditors Who Have Unsecured Claims page 2

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Debtor 1 Daphne Abo Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 ComEd \$900.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3 Lincoln Center As of the date you file, the claim is: Check all that apply. Bankruptcy Section Contingent Unliquidated 60181 Oakbrook Terrace Illinois Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Unsecured Debt Is the claim subject to offset? **✓** No Yes CREDIT MANAGEMENT LP \$263.00 5271 Last 4 digits of account number ___ Nonpriority Creditor's Name When was the debt incurred? 8/2013 4200 INTERNATIONAL PKWY Number Street As of the date you file, the claim is: Check all that apply. Contingent CARROLLTON 75007 Texas Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CRÉDITOR: WOW **✓** No Other. Specify INTERNET CABLE PHONE - 1 Yes **DIVERSIFIED CONSULTANT** 4.6 \$569.00 Last 4 digits of account number 8141 Nonpriority Creditor's Name 10550 DÉERWOOD PARK BLVD When was the debt incurred? 7/2017 Number As of the date you file, the claim is: Check all that apply. Contingent JACKSONVILLE Florida 32256 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt

✓ No

Yes

Is the claim subject to offset?

V

Other. Specify

001 Collection; Collecting for

ORIGINAL CREDITOR: ATT U-

VERSE

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Part 2	Your NONPRIORITY Unsecured Claims - Continuation	Page	
	After listing any entries on this page, number them beginning wit	h 4.5, followed by 4.6, and so forth.	Total claim
4.7	GRANT & WEBER	Last 4 digits of account number 6734	\$500.00
	Nonpriority Creditor's Name 861 CORONADO CENTER DR S	When was the debt incurred? 11/2013	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	HENDERSON Nevada 89052	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
		Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?		
	✓ No	ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	
	Yes	· · · · · · · · · · · · · · · · · · ·	
4.8	H&R Block	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name c/o Law Dept One H&R Block Way, 12th Floor	When was the debt incurred? n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Kansas City Missouri 64105	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify Notice only	
	Is the claim subject to offset?		
	✓ No		
	Yes		
4.9	IL Tollway Nonpriority Creditor's Name	Last 4 digits of account number	\$6,000.00
	2700 Ogden Ave	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Downers Grove Illinois 60515	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts ☐ Other Specify ☐ Unpaid Tolls	
	Is the claim subject to offset?	Other. Specify Unpaid Tolls	
	✓ No		
	Yes		

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Debtor 1 Daphne Abo Case number (if known) Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 MIDLAND FUNDING \$955.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 12/2011 2365 Northside Drive Number As of the date you file, the claim is: Check all that apply. Contingent San <u>Diego</u> California 92108 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ 001 UnknownLoanType Is the claim subject to offset? **✓** No Yes 4.11 NCO financial \$270.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 15636 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 19850 Wilmington Delaware City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Other Is the claim subject to offset? **✓** No Yes 4.12 Peoples Gas \$8,000.00 Last 4 digits of account number Nonpriority Creditor's Name 200 E. Randolph When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60601 Chicago Illinois Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify __ Unsecured Debt Is the claim subject to offset? **✓** No

Yes

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Debtor 1 Daphne Abo Case number (if known) Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 \$1,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 6843 N Franklin Ave Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 80538 Loveland Colorado City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ___ Payday Loan Is the claim subject to offset? **✓** No Yes 4.14 PORTFOLIO RECOV ASSOC \$600.00 1840 Last 4 digits of account number ___ Nonpriority Creditor's Name 6/2017 120 CORPORATE BLVD STE 1 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent NORFOLK 23502 Virginia Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify 001 UnknownLoanType Is the claim subject to offset? **✓** No Yes 4.15 Spot Loans \$800.00 Last 4 digits of account number Nonpriority Creditor's Name 788 river city dr When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 32246 Jacksonville Florida Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Payday Loans Is the claim subject to offset? **✓** No

Yes

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Debtor 1 Daphne Abo Case number (if known) Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 Tall Grass Finance \$600.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? P.O. Box 647, Santa Ysabel As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 92070 Santa Ysabel California City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt ✓ Other. Specify _ Payday Loans Is the claim subject to offset? **✓** No Yes US DEPT OF ED/GLELSI 4.17 \$154,033.00 9581 Last 4 digits of account number ___ Nonpriority Creditor's Name 3/2012 2401 INTERNATIONAL LN When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent MADISON 53704 Wisconsin Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No Yes Village of Dolton 4.18 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 14122 Chicago Road When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60419 Dolton Illinois Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Notice only Is the claim subject to offset? **✓** No Yes

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btor 1				Abo	Case	number (if known)		
rt 3:	First Name		Middle Name About a Debt That	Last Name You Already List	ed			
i .	List Others t	o be Nounea P	about a Debt Mat	Tou Aireauy List	eu			
colle	ection agency ection agency	is trying to colle here. Similarly, i	ct from you for a del f you have more tha	ot you owe to some n one creditor for a	one else, list the one of the debts the	ou already listed in Parts 1 or 2. For example, if a priginal creditor in Parts 1 or 2, then list the at you listed in Parts 1 or 2, list the additional or 2, do not fill out or submit this page.		
HAF Nam	RRIS & HARRIS	LTD		On which ent	ry in Part 1 or Par	t 2 did you list the original creditor?		
111	111 W JACKSON BLVD S-400		Line 4.3	of (Check	Part 1: Creditors with Priority Unsecured Claims			
Nur	nber Street	er Street		one): 		Part 2: Creditors with Nonpriority Unsecured Claims		
CHI	CAGO	Illinois	60604	Last 4 digits	r			
City	1	State	Zip Code			·		
Sec	retary of State			On which ent	ry in Part 1 or Par	t 2 did you list the original creditor?		
270	1 South Dirken	Parkway		Line 4.3	of (Check	Part 1: Creditors with Priority Unsecured Claims		
Nur	nber Street				one):	Part 2: Creditors with Nonpriority Unsecured Claims		
Spri	ingfield	Illinois	62723	Last 4 digits	of account numbe	r		
City	,	State	Zip Code			·		

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Debtor 1 Daphne Abo Case number (if known)

First Na	me Middle Name Last Name			
Part 4: Add ti	ne Amounts for Each Type of Unsecured Claim			
	nmounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting p	ourposes
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here. 6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
	oc. Total. Add lines of through od.			
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$154,033.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$23,417.00	
	6i Total Add lines 6f through 6i	6i	\$177,450.00	

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Fill in this information to identify your case:							
Debtor 1	Daphne		Abo				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number (If known)			(,				

Official Form 106G

П	Check if this is an
_	amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

ı	Person or comp	pany with whom you have	the contract or lease	State what the contract or lease is for
2.1	Blijden, Henville Name Unknown		·	Residential Lease, Debtor is Lessee, Moth to Month
	Number	Street		
	Riverdale	Illinois	60827	
	City	State	Zip Code	

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			Du	Cument	Paye 33	0175
Fill in	this infor	mation to identify your o	case:			
Debt	or 1	Daphne		Abo		_
Debt	or 2	First Name	Middle Name	Last Nar	ne	
	se, if filing)	First Name	Middle Name	Last Nar	ne	_
Unite	ed States E	Bankruptcy Court for the:	Northern	District of Illin		_
	number			(Sta	ate)	
(If kno	•	Form 106H				Check if this is an amended filing
Scl	nedul	e H: Your Co	debtors			12/15
know	n). Answe	er every question.	etach the Additional Page			ny Additional Pages, write your name and case number (if
	Idaho, Lou No. 0	uisiana, Nevada, New Me Go to line 3.	lived in a community pro xico, Puerto Rico, Texas, Wa er spouse, or legal equiva	ashington, and V	Visconsin.)	nmunity property states and territories include Arizona, California,
'		No				
		Yes. In which communi	ty state or territory did you	ı live?	Fi	Il in the name and current address of that person.
		Name of your spouse,	former spouse, or legal equi	valent		
		Number Street				
		City	State		Zip Code	
3.	In Column	1, list all of your code	btors. Do not include your	spouse as a co	debtor if your	spouse is filing with you. List the person shown in line 2

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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				3.5			
Fill in this i	nformation to identify	your case:					
Debtor 1	Daphne		Abo				
	First Name	Middle Name	Last N	ame	Che	eck if this is:	
Debtor 2	ng) First Name	Middle None	Loot N	lama	— I п.	An amended filing	
(Opouse, ii iiiii	19) First Name	Middle Name	Last N			A supplement showing po	oct-potition chapter 13
	es Bankruptcy Court for	Northern	_ District of Ill			expenses as of the follow	
the: Case number	er		(8	State)		·	
(If known)	-					MM / DD / YYYY	
Official	Form 106I						
Sched	ule I: Your In	come					12/15
information spouse. If n number (if l	about your spouse. I	•	d your spou	se is not filin	g with you, do	not include information	on about your
	our employment		Debtor 1			Debtor 2	
informa	tion.	Employment status	- Emplo	✓ Employed		- Employed	
	ave more than one job, separate page with	p,		-		Employed Not Employed	
	ion about additional		Not Employed			Not Employed	
employe	ers.	Occupation	Senior Cla	im Advisor		_	
	part time, seasonal, or ployed work.	Employer's name	Dearborn National Life Insurance 1020 31st St			_	
	-	Employer's address					
	tion may include student emaker, if it applies.		Number St	reet		Number Street	
						_	
			Downers Grove	Illinois	60515	Oite	Note To Octob
			City	State	Zip Code	_ City S	State Zip Code
		How long employed there?					
Part 2: G	ive Details About N						
spouse unl	ess you are separated.	the date you file this form e more than one employer, et to this form.	-	information fo	r all employers fo		
				For	Debtor 1	non-filing spouse	
		ary, and commissions (befo , calculate what the monthly		2.	\$4,649.47		
3. Estima	ate and list monthly ove	rtime pay.		3	+ \$0.00		<u></u>
4. Calcu	late gross income. Add l	ne 2 + line 3.		4.	\$4,649.47		_

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Debto	· · · · · · · · · · · · · · · · · · ·	00	Case numbe	r <i>(if</i>	
	First Name Middle Name La	ast Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Cop	y line 4 here	→ 4.	\$4,649.47		
-	all payroll deductions:				
5a.	Tax, Medicare, and Social Security deductions	5a.	\$1,000.00		
5b.	Mandatory contributions for retirement plans	5b.	\$0.00		
5c.	Voluntary contributions for retirement plans	5c.	\$0.00		
5d.	Required repayments of retirement fund loans	5d.	\$0.00		
5e.	Insurance	5e.	\$251.57		
5f. I	Domestic support obligations	5f.	\$0.00		
5g.	Union dues	5g.	\$0.00		
5h.	Other deductions. Specify:	5h. +	\$201.33 +	<u> </u>	
6. Add +5h.	the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f	+ 5g 6.	\$1,452.90		
7. Calc	culate total monthly take-home pay. Subtract line 6 from line	4. 7.	\$3,196.57		
8. List	all other income regularly received:				
	Net income from rental property and from operating a business, profession, or farm				
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$0.00		
8b.	Interest and dividends	8b.	\$0.00		
	Family support payments that you, a non-filing spouse, or a dependent regularly receive				
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$0.00		
8d.	Unemployment compensation	8d.	\$0.00		
	Social Security	8e.	\$735.00		
 	Other government assistance that you regularly receive nounce cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or nousing subsidies Specify: Food Assistance Programs Income	8f. <u>.</u>	\$0.0 <u>0</u>		
8g.	Pension or retirement income	8g.	\$0.00		
8h.	Other monthly income. Specify:	8h. +	\$0.00 +	. <u></u>	
9. Add	all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +	8h. 9.	\$735.00		
	culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spo	10. ouse	\$3,931.57	=	\$3,931.57
Incl frien	Ite all other regular contributions to the expenses that you ude contributions from an unmarried partner, members of your hads or relatives. In the include any amounts already included in lines 2-10 or amour	nousehold, your d	ependents, your roomr		
Spe	cify:			11. +	\$0.00
	d the amount in the last column of line 10 to the amount in the that amount on the Summary of Schedules and Statistical Sum				\$3,931.57
	•	•		• •	Combined monthly income
13. Do	you expect an increase or decrease within the year after yo	ou file this form?			
	Yes. Explain:				

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\$183.32

\$18.01

1. Healthcare

2. Involuntary Deductions for Employment

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		Docu	ment Page 37 of 75		
Fill in this infor	mation to identify	your case:			
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Your Household 1. Is this a joint case? No. Go to line 2 Yes. Does Debtor 2 live in a separate household? Yes. Does Debtor 2 must file Official Forms 106J-2, Expenses for Separate Household of Debtor 2. 2. Do you have dependents? No No No No No No No N					
Debtor 1 Daphne		20			
Debtor 1 Dephne					
	Bankruptcy Court fo	or the: Northern [- · · · · · · · · · · · · · · · · · · ·
				MM / DD / YYY	
-					12/15
Be as complete information. If (if known). Ans	e and accurate as more space is ne wer every question	s possible. If two married people ar eded, attach another sheet to this on.		•	
Debtor 1 Daphne					
1. IS this a join	nt case?				
✓ No. Go	to line 2				
Yes. Do	oes Debtor 2 live	in a separate household?			
Г	No				
Ī	Yes. Debtor 2 n	nust file Official Forms 106J-2, <i>Expen</i>	ses for Separate Household of Debt	or 2.	
2. Do you have	e dependents?	☐ No			
	ebtor 1 and	1 * 1		•	with you?
			Child	22 years	
					Yes.
expenses of		No			
	-	Yes			
Part 2: Estin	mate Your Ong	oing Monthly Expenses			
expenses as o	of a date after the		•	•	•
					Your expenses
			clude first mortgage payments and		
If not incl	uded in line 4:				

4a

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

\$0.00

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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 Debtor 1 First Name
 Daphne First Name
 Abo Last Name
 Case number (if known)

First Name initiale Last Name		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$250.00
6b. Water, sewer, garbage collection	6b.	\$60.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$250.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$300.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$65.00
10. Personal care products and services	10.	\$65.00
11. Medical and dental expenses	11.	\$40.00
 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 	12.	\$274.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance.Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$142.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify: Son's Disability SSI	17c	\$735.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19. Other payments you make to support others who do not live with you. Specify:	40	
	19.	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues		
20e. Homeowner's association or condominium dues	20e	\$0.0

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Debtor 1	Daphne		Abo	Case number (if known)		
	First Name	Middle Name	Last Name			
21.Other	. Specify:				21	\$0.00
22 Calcu	ulate your monthly	exnenses				
	dd lines 4 through 2	•				\$3,231.00
	· ·	y expenses for Debtor 2), if any	from Official Form 106 L-2			\$0.00
	, ,	. The result is your monthly exp			00	\$3,231.00
			JE113E3.		22.	
	late your monthly n					
23a. C	Copy line 12 (your co	mbined monthly income) from	Schedule I.		23a	\$3,931.57
23b. 0	Copy your monthly e	xpenses from line 22 above.			23b	\$3,231.00
23c. S	Subtract your monthly	expenses from your monthly i	ncome.			\$700.57
-	The result is your mo	nthly net income.			23c	<u> </u>
For e	xample, do you expe gage payment to incr	se or decrease in your expen	loan within the year or do y	ou expect your		
	Explain here					

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Fill in this infor	mation to identify your c	ase:					
Debtor 1	Daphne		Abo				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois				
			(State)				
Case number (If known)							

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and
		4-
X	/s/ Daphne Abo	*
	Signature of Debtor 1	Signature of Debtor 2
	Date 12/12/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill in this info	ormation to identify your	case:					
Debtor 1	Daphne		Abo				
200101 1	First Name	Middle N		e			
Debtor 2 (Spouse, if filing)	First Name	Middle N	lame Last Nam	<u> </u>			
United States	Bankruptcy Court for the	Northern	District of Illino	is			
Case number			(Stat	e)			
(If known)	·						Chook if this is a
Official	Form 107						Check if this is a amended filing
		al Δffaire f	or Individuals	Filing for	Rankrıı	ntcv	04/1
information. number (if k	If more space is need nown). Answer every o	ed, attach a sepa Juestion.	arried people are filing trate sheet to this form	. On the top of			
			and Where You Lived	Ветоге			
	s your current marital s	atus?					
	arried ot married						
	ot married						
☐ No		ou lived in the last	3 years. Do not include v	vhere you live no	w.		
De	ebtor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
				Same as D	Debtor 1		Same as Debtor 1
	04 S. Sangamon		From	-			From
Nu	umber Street		To	Number Street			To
Ct.	nicago Illinois	60620					
Cit		Zip Code		City	State	Zip Code	
				Same as D	Debtor 1		Same as Debtor 1
Nu	umber Street		From	Number Street			From
Cir	ty State	Zip Code		City	State	Zip Code	
and territ ✓ No	<i>ories</i> include Arizona, Calit	omia, Idaho, Louisi	ouse or legal equivalent ana, Nevada, New Mexico, Codebtors (Official Form	Puerto Rico, Texa			Community property states .)

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Debtor ⁻	1 Daphne	Abo		number (if known)		
	First Name Middle	e Name Last Nar	me			
Part 2:	Explain the Sources of Your Inc	come				
Fill	I you have any income from employm in the total amount of income you receivities. If you are filing a joint case and you No Yes. Fill in the details.	ved from all jobs and all busi	nesses, including part-time		ars?	
		Debtor 1		Debtor 2		
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	
	rom January 1 of current year until he date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$54000.00	Wages, commissions, bonuses, tips Operating a business		
	or last calendar year: January 1 to December 31, 2016) YYYY	Wages, commissions, bonuses, tips Operating a business	\$52324.00	Wages, commissions, bonuses, tips Operating a business		
	or the calendar year before that: January 1 to December 31, 2015) YYYY	✓ Wages, commissions, bonuses, tips Operating a business	\$49012.00	Wages, commissions, bonuses, tips Operating a business		
pub filing	ude income regardless of whether that in lic benefit payments; pensions; rental inc g a joint case and you have income that each source and the gross income from No Yes. Fill in the details.	come; interest; dividends; m you received together, list it	oney collected from lawsuits only once under Debtor 1.	s; royalties; and gambling and lo		
		Debtor 1		Debtor 2		
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	
	From January 1 of current year until he date you filed for bankruptcy:	Son's Disability SSI	\$8,085.00			
	For last calendar year: January 1 to December 31, 2016)	Son's Disability SSI	\$8,820.00			
	For the calendar year before that: January 1 to December 31, 2015) YYYY	Son's Disability SSI	\$8,820.00			
	1111					

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Abo Debtor 1 Daphne __ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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otor 1 Daphne			Abo	0	Case number	(if known)
First Name		Middle Name	Las	t Name		
Insiders include you corporations of which	ir relatives; a ch you are a e for a busin	any general partners an officer, director, p ness you operate as	s; relatives of any person in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓ No						
Yes. List all pa	lyments to a	an insider.				
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name						
Number Street						
City	State	Zip Code				
Insider's Name						
Number Street						
City	State	Zip Code				
Within 1 year befor insider?	re you filed	for bankruptcy, o	did you make any	y payments or trans	fer any property o	on account of a debt that benefited an
Include payments or	n debts gua	aranteed or cosigne	ed by an insider.			
√ No						
Yes. List all pa	yments tha	t benefited an ins	ider.			
			Dates of	Total amount	Amount you	Reason for this payment
			payment	paid	still owe	Include creditor's name
Insider's Name						
Number Street						
City	State	Zip Code				
Insider's Name						
Number Street						
City	State	Zip Code				

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Abo Debtor 1 Daphne Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Daphne First Name	Middle Name	Abo Last Name	Case number (if known)	
11.	Within 90 days before you accounts or refuse to male. No Yes. Fill in the details.			bank or financial institution, set off any amo	unts from your
			Describe the action th	Date action was taken	Amount
	Creditor's Name				
	Number Street		Last 4 digits of account	number: XXXX-	
	City Sta	te Zip Code			
12.	Within 1 year before you fi appointed receiver, a cust			possession of an assignee for the benefit of	creditors, a court-
	✓ No ☐ Yes				
Part	5: List Certain Gifts ar	nd Contributions			
13.	✓ No Yes. Fill in the details	for each gift.		otal value of more than \$600 per person?	Value
	Gifts with a total valuer per person	ie of more than \$600	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You (Gave the Gift			
	Number Street				
	City Sta Person's relationship to	·			
	Person to Whom You (Gave the Gift			
	Number Street				
	City Sta Person's relationship to	•	•		

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	Daphne	Abo Case number	(if known)	
	First Name Middle Name	Last Name		
. Wit	thin 2 years before you filed for bankruptcy,	did you give any gifts or contributions with a total v	alue of more than \$600	to any charity?
	No			
✓				
	Yes. Fill in the details for each gift or contrib	oution.		
	Gifts or contributions to charities	Describe what you contributed	Date you	Value
	that total more than \$600	Booting What you contributed	contributed	Tuluo
			00	
	Charity's Name			
	Number Street			
	City State Zip Code			
rt 6:	List Certain Losses			
	nbling? No Yes. Fill in the details.	since you filed for bankruptcy, did you lose anythin	3 2000a000 01 11011, 1110,	omer aleaster, e.
	Describe the property you lost and	Describe any insurance soveress for the los	Doto of your	Value of property
	Describe the property you lost and how the loss occurred	Describe any insurance coverage for the los Include the amount that insurance has paid. Lis		Value of property lost
	now the loss occurred	pending insurance claims on line 33 of <i>Schedul</i>		1031
		A/B: Property.		
		112.1.Toperty.		
				-
	List Certain Payments or Transfers			
abo	out seeking bankruptcy or preparing a bankr	id you or anyone else acting on your behalf pay or tr ruptcy petition? s, or credit counseling agencies for services required in y		anyone you consulte
abo	out seeking bankruptcy or preparing a bankruptcy or preparing a bankruptcy petition preparers No	ruptcy petition?		anyone you consulte
abo	out seeking bankruptcy or preparing a bankr lude any attorneys, bankruptcy petition preparer	ruptcy petition?		anyone you consulte
abo	out seeking bankruptcy or preparing a bankruptcy or preparing a bankruptcy petition preparers No	ruptcy petition? s, or credit counseling agencies for services required in y	our bankruptcy.	
abo	out seeking bankruptcy or preparing a bankruptcy or preparing a bankruptcy petition preparers No	ruptcy petition? s, or credit counseling agencies for services required in y Description and value of any property	our bankruptcy. Date payment	Amount of
abo	out seeking bankruptcy or preparing a bankruptcy or preparing a bankruptcy petition preparers No	ruptcy petition? s, or credit counseling agencies for services required in y	our bankruptcy. Date payment or transfer	
abo	out seeking bankruptcy or preparing a bankruptcy or preparing a bankruptcy petition preparers No Yes. Fill in the details.	ruptcy petition? s, or credit counseling agencies for services required in y Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	but seeking bankruptcy or preparing a bankruptcy and attorneys, bankruptcy petition preparers No Yes. Fill in the details. Semrad Law Firm	ruptcy petition? s, or credit counseling agencies for services required in y Description and value of any property	our bankruptcy. Date payment or transfer	Amount of
abo	out seeking bankruptcy or preparing a bankruptcy and attorneys, bankruptcy petition preparers No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	ruptcy petition? s, or credit counseling agencies for services required in y Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	out seeking bankruptcy or preparing a bankruptcy and attorneys, bankruptcy petition prepared No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	ruptcy petition? s, or credit counseling agencies for services required in y Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	out seeking bankruptcy or preparing a bankruptcy and attorneys, bankruptcy petition preparers No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	ruptcy petition? s, or credit counseling agencies for services required in y Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	out seeking bankruptcy or preparing a bankruptcy and attorneys, bankruptcy petition prepared No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	ruptcy petition? s, or credit counseling agencies for services required in y Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	ruptcy petition? s, or credit counseling agencies for services required in y Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643	ruptcy petition? s, or credit counseling agencies for services required in y Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	ruptcy petition? s, or credit counseling agencies for services required in y Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643	ruptcy petition? s, or credit counseling agencies for services required in y Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address	ruptcy petition? s, or credit counseling agencies for services required in y Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code	ruptcy petition? s, or credit counseling agencies for services required in y Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address	ruptcy petition? s, or credit counseling agencies for services required in y Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You	ruptcy petition? s, or credit counseling agencies for services required in y Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address	ruptcy petition? s, or credit counseling agencies for services required in y Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	ruptcy petition? s, or credit counseling agencies for services required in y Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You	ruptcy petition? s, or credit counseling agencies for services required in y Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	ruptcy petition? s, or credit counseling agencies for services required in y Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	ruptcy petition? s, or credit counseling agencies for services required in y Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	ruptcy petition? s, or credit counseling agencies for services required in y Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Was Paid 11701 S. State Zip Code Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	ruptcy petition? s, or credit counseling agencies for services required in y Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	ruptcy petition? s, or credit counseling agencies for services required in y Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Was Paid 11701 S. State Zip Code Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	ruptcy petition? s, or credit counseling agencies for services required in y Description and value of any property transferred	Date payment or transfer was made	Amount of payment

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Debto		Daphne		Abo	Case number <i>(if knowr</i>)		
		First Name	Middle Name	Last Name				
	help	nin 1 year before you filed by you deal with your credit not include any payment or t	ors or to make paym		ehalf pay or transfe	r any property to a	anyone w	vho promised to
	✓	No Yes. Fill in the details.						
				Description and value of any protransferred	operty	Date payment or transfer was made	Amour	nt of payment
		Person Who Was Paid						
		Number Street						
		City State	Zip Code					
	the Incl	ordinary course of your bu	isiness or financial af nd transfers made as s	ecurity (such as the granting of a secu				-
				Description and value of proper transferred		y property or eceived or debts p	oaid	Date transfer was made
		Person Who Received Trans	sfer					
		Number Street						
		City State Person's relationship to you	Zip Code u					
		Person Who Received Trans	sfer					
		Number Street						
		City State Person's relationship to you	Zip Code u					
	ben	nin 10 years before you file eficiary? ese are often called asset-pro		l you transfer any property to a self	-settled trust or sin	nilar device of whi	ich you a	are a
		Yes. Fill in the details.		Barandad'				Data
				Description and value of the p	roperty transferred			Date transfer was made
		Name of trust						

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Abo Debtor 1 Daphne Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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Abo Debtor 1 Daphne Case number (if known) Middle Name First Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debtor 1				Abo	Cas	e number (i	f known)		
	First Name		Middle Name	Last Name					
6. Ha	e vou been a nad	v in anv judi	cial or administra	ative proceeding unde	ar any environmen	tal law? Ir	ocluda sattlama	nts and order	re
. па	ve you been a pan	ly iii aliy juul	cial of autilitiestra	itive proceeding unde	er any environmen	ilai iaw: ii	iciuue settieille	ints and order	5.
7	No								
	Yes. Fill in the de	tails							
ш	103.1 111 111 110 00	tails.							
			•	Court or agency		Nature	of the case		Status of the
									case
	Case title								Pending
			 -	Court Name					Pending
									On appeal
	Case number		1	NumberStreet					
									Conclude
			(City State	Zip Code				_
art 11:	Give Details A	bout Your I	Business or Co	nnections to Any B	usiness				
7. Wit	hin 4 years before	you filed for	bankruptcy, did	you own a business o	r have any of the	following o	onnections to	any business?	•
	-				-	_		-	
	A sole propr	ietor or self-e	employed in a tra	de, profession, or oth	er activity, either f	ull-time or	oart-time		
				•		,			
				LC) or limited liability p	partifiership (LLP)				
	A partner in	a partnershi _l	р						
	An officer. d	irector, or ma	anaging executive	e of a corporation					
					vro orotion				
	An owner of	at least 5%	of the voting or ed	quity securities of a co	prporation				
	No. None of the	ahaya annli	oc Co to Port 12						
$\mathbf{\underline{\vee}}$									
	Yes. Check all th	at apply abo	ove and fill in the o	details below for each	business.				
				Describe the na	ture of the busine	ss	Employer Ide	entification nu	ımber Do not
							include Socia	al Security nu	mber or ITIN.
							FINE		
	Business Name			_			EIN:		
	Number Street			-			Dates busine	ss existed	
				Name of accoun	ntant or bookkeep	er			
	City	Ctoto	Zin Codo	_			_	_	
	City	State	Zip Code				From	To	
				Describe the na	ture of the busine	ss	Employer Ide	ntification nu	ımber Do not
								al Security nu	
								-	
	Business Name			_			EIN:		
	Number Street			_			Dates busine	ss existed	
	Mannet Street			Name of access	tant or backles	or	Dates busille	33 GAISLEU	
	-			name of accoun	itant or bookkeep	er			
	City	State	Zip Code				From	To	
									
				Describe the	tura aftha l		Email and a little	m4161 a = 41 · ·	mhau Da
				Describe the na	ture of the busine	SS		entification nu	
							merude Socia	al Security nu	mber of HIN.
	B - 1 - 11			_			EIN:		
	Business Name								
				_					
	Number Street						Dates busine	ss existed	
				Name of accoun	ntant or bookkeep	er			
	City	State	Zip Code				From	To	
	•	-						`	<u> </u>

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Deb	tor 1 Daphne				Abo	Case number (if known)
	First Nar	ne		Middle Name	Last Name	
28.	creditors,	or other pa		bankruptcy, did yo	ou give a financial statem	ent to anyone about your business? Include all financial institutions,
					Date issued	
	Name	1			MM/DD/YYYY	-
	N	011			_	
	Numi	er Street				
	City		State	Zip Code	_	
			Otato	2.6 0000		
Part	t 12: Sign	Below				
1	true and co	rect. I und y case can	erstand that result in fine	making a false sta	tement, concealing prope	nents, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/S/	Daphne Abo	4		
		Signat	ure of Debtor	1		Signature of Debtor 2
		Date 1	2/12/2017			Date
	Did vou otto	ob oddition	ani nagaa ta	Vour Statement of	Einanaial Affaira for Indiv	duals Filing for Bankruptcy (Official Form 107)?
	Diu you atta	cii additioi	iai pages to	Tour Statement of	rillaliciai Aliali's lor liluly	duals Filling for Bankruptcy (Official Form 107):
	✓ No					
	Yes					
ı	Did you pay	or agree to	pay someor	e who is not an at	torney to help you fill out	bankruptcy forms?
	√ No					
i	Yes. Na	ne of perso	n			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

		Northern Disti	net of illinois		
In re	Daphne Abo		Case	No	
_	Debtor				(If known)
			Chap	ter C	chapter 13
	DISCLOSURE OF C	OMPENSATIO	ON OF ATTOR	NEY FOR D	EBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed compensation paid to me within one ye rendered or to be rendered on behalf of	ear before the filing of the	e petition in bankruptcy, c	or agreed to be paid	to me, for services
	For legal services, I have agreed to acce	ept			\$4,000.00
	Prior to the filing of this statement I have	ve received			\$0.00
	Balance Due				\$4,000.00
2.	The source of the compensation paid to	o me was:			
	✓ Debtor	Other (specify	y)		
3.	The source of the compensation paid to	o me is:			
	✓ Debtor	Other (specify	y)		
4.	I have not agreed to share the above members and associates of my law		on with any other person	unless they are	
	I have agreed to share the above-di members or associates of my law fi the people sharing in the compens	rm. A copy of the agreer			
5.	In return for the above-disclosed fee, I h	nave agreed to render leg	gal service for all aspects o	of the bankruptcy ca	se, including:
	 a. Analysis of the debtor's financial bankruptcy; 	al situation, and renderin	g advice to the debtor in	determining whethe	r to file a petition in
	b. Preparation and filing of any pe	tition, schedules, statem	ents of affairs and plan w	hich may be require	d;
	c. Representation of the debtor at	the meeting of creditors	and confirmation hearing	ı, and any adjourned	I hearings thereof;
	d. Representation of the debtor in	adversary proceedings a	and other contested bankr	ruptcy matters;	
6.	By agreement with the debtor(s), the ab	ove-disclosed fee does r	not include the following	services:	
		CERTIFIC	CATION		
	certify that the foregoing is a complete sor(s) in this bankruptcy proceedings.	statement of any agreem	ent or arrangement for pa	yment to me for rep	resentation of the
	12/12/2017		/s/ Alexander Pi	reber	
	Date		Signature of Atto	rney	
			Semrad Law F	rm	
	_		Name of law fi		

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$0.00 toward the flat fee, leaving a balance due of \$4,000.00; and \$61.76 for expenses, leaving a balance due of \$4,371.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 12/12/2017	
Signed:	
/s/ Daphne Abo	
	/s/ Alexander Preber
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Abo, Daphne Debtor(s)	Case No	
		Chapter.	Chapter13
	VERIFIC	ATION OF CREDITOR MAT	RIX
T knowledg	he above named Debtors hereby verify e.	that the attached list of creditors is tr	ue and correct to the best of their
Date:	12/12/2017	/s/ Abo, Daphne Abo, Daphne Signature of Deb	

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US DEPT OF ED/GLELSI 2401 Internal Lane Attn: Chhengre Lim Madison, WI, 53704

CHRYSLER Capital 91 WALL STREET POB 666 MADISON, CT, 06443

MIDLAND FUNDING PO Box 13105 Roanoke, VA, 24031

PORTFOLIO RECOV ASSOC 120 CORPORATE BLVD STE 1 NORFOLK, VA, 23502

DIVERSIFIED CONSULTANT 10550 DEERWOOD PARK BLVD JACKSONVILLE, FL, 32256

GRANT & WEBER 861 CORONADO CENTER DR S HENDERSON, NV, 89052

CREDIT MANAGEMENT LP PO Box 118288 Carrollton, TX, 75011

IL Tollway PO Box 5544 Chicago, IL, 60608

City of Chicago - Dept. of Finance 333 S State Street, Suite 330 Chicago, IL, 60604

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

Secretary of State 2701 South Dirken Parkway Springfield, IL, 62723 AMERICREDIT 801 CHERRY ST STE 3900 FORT WORTH, TX, 76102

ComEd 1919 Swift Drive Oak Brook, IL, 60523

Peoples Gas PO BOX 2968 Milwaukee, WI, 53201

Village of Dolton 3348 Ridge Rd Municipal Collection of America Lansing, IL, 60438

NCO financial PO Box 15636 Wilmington, DE, 19850

PLS 3175 175th St Suite 3 Hazel Crest, IL, 60429

Spot Loans 788 river city dr Jacksonville, FL, 32246

Tall Grass Finance P.O. Box 647, Santa Ysabel Santa Ysabel, CA, 92070

Capital One PO Box 85520 Richmond, VA, 23285

H&R Block c/o Law Dept One H&R Block Way, 12th Floor Kansas City, MO, 64105

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN **CHAPTER 13 DEBTORS AND THEIR ATTORNEYS**

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

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- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

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- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
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- 3. Notify the attorney of any change in the debtor's address or telephone number.
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- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
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- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$0.00 toward the flat fee, leaving a balance due of \$4,000.00; and \$61.76 for expenses, leaving a balance due of \$4,371.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:

12/12/2017

Signed:

/s/ Daphne Abo

Debtor(s)

/s/ Alexander Preber

Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Local Bankruptcy Form 23c

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Deb	tor 1	Daphne First Name		Abo	Case number (if known)	
7		999/03/80 10/04/80 - 1 A - 1 A - 1 A - 1 A - 1 A - 1 A - 1 A - 1 A - 1 A - 1 A - 1 A - 1 A - 1 A - 1 A - 1 A -	Middle Name	Last Name		7-97-00 Association of the commence of the com
16.			family income that applies to y	ou. Follow these	steps:	
WWW.	16	a. Fill in the state in w	hich you live.	Illinois	Marian Control of the	
	16	b. Fill in the number of	of people in your household.	2	**************************************	
a constant	16	ic. Fill in the median fa household	amily income for your state and siz	der-		\$67,254.00
			ified in the separate instructions fo	To or this form. This I	o find a list of applicable median income amounts, go online ist may also be available at the bankruptcy clerk's office.	
17.	Но	w do the lines comp			intermed and a second of the participation dient a finite.	
	17	a. Line 15b is les under 11 U.S.	s than or equal to line 16c. On the <i>C. § 1325(b)(3).</i> Go to Part 3. Do	e top of page 1 of NOT fill out <i>Calc</i>	f this form, check box 1, <i>Disposable income is not determined culation of Disposable Income</i> (Official Form 122C-2).	
	17	— U.S.C. § 1325	ore than line 16c. On the top of pa (b)(3). Go to Part 3 and fill out (ur current monthly income from lin	Calculation of Di	, check box 2, <i>Disposable income is determined under 11</i> sposable Income (Official Form 122C-2). On line 39 of that	
Part	3:	Calculate Your C	ommitment Period Under 1	11 U.S.C. §132	25(b)(4)	
18.	Co	py your total averag	e monthly income from line 11.	**************************************		\$4,569.12
19.	De	duct the marital adj mmitment period unde	ustment if it applies. If you are n er 11 U.S.C. § 1325(b)(4) allows y	named, your spou	use is not filing with you, and you contend that calculating the tof your spouse's income, copy the amount from line 13.	
	198	a. If the marital adjusti	ment does not apply, fill in 0 on lir	ne 19a.		-\$0.00
	19Ł	b. Subtract line 19a	from line 18.			\$4,569.12
20.	Cal	iculate your current	monthly income for the year. F	ollow these steps	:	
	208	a. Copy line 19b.				\$4,569.12
		Multiply by 12 (the	number of months in a year).			x 12
	20t	o. The result is your cu	urrent monthly income for the year	for this part of th	e form.	\$54,829.44
	200	c. Copy the median fa	mily income for your state and siz	e of household fro	om line 16c.	\$67,254.00
21.	Hov	w do the lines compa	are?			
	☑	Line 20b is less than commitment period i	line 20c. Unless otherwise ordere s 3 years. Go to Part 4.	d by the court, or	n the top of page 1 of this form, check box 3, The	
		Line 20b is more tha 4, <i>The commitment</i>	n or equal to line 20c. Unless othe <i>period is 5 years</i> . Go to Part 4.	erwise ordered by	the court, on the top of page 1 of this form, check box	
Part 4	,	Sign Below				
		By signing here, I dec	clare under penalty of perjury that	the information or	n this statement and in any attachments is true and correct.	
				Z	and extensions and an any attachments to face and conject.	
		🗶 /s/ Daphne Ab	o Valle 1	200	×	
		Signature of Deb	10/1	= -9	Signature of Debtor 2	P00000000-1004
		Date 12/12/201	7		Date	Volume the same
		MM/DD/Y			MM/DD/YYYY	Le sy conservations.
			lo NOT fill out or file Form 122C-2			oments or a trial
		If you checked 17b, fi above.	ill out Form 122C-2 and file it with	this form. On lin	e 39 of that form, copy your current monthly income from line	14



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UNITED STATES BANKRUPTCY COURT
Northern District of Illinois

In re:	Abo, Daphne	Cana Na
	Debtor(s)	Case No
		Chapter. Chapter13
	VERIFI	CATION OF CREDITOR MATRIX
T knowledg	he above named Debtors hereby veri e.	fy that the attached list of creditors is true and correct to the best of their
Date:	12/12/2017	/s/ Abo, Daphne April 180
		Abo, Daphne Signature of Debtor

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Debtor 1			Abo	Case number (if known)
	First Name	Middle Name	Last Name	The state of the s
28. Wit cre	thin 2 years before yeditors, or other part	ou filed for bankruptcy, did ties.	you give a financial state	ment to anyone about your business? Include all financial institutions,
☑	No Yes. Fill in the deta	ills below.		
-			Date issued	
				_
	Name	•	MM/DD/YYYY	.
	Number Street			
	City	State Zip Code		
Part 12:	Sign Below			
a bar	skruptcy case can re	aphne Abo), or/imprisonment for up	perty, or obtaining money or property by fraud in connection with co 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signatur	e of Debtor 1	$\neg \uparrow$	Signature of Debtor 2
	Date 12/	/12/2017		Date
Did v	ou attach additional	pages to Your Statement of	of Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
-	lo	,		reaction ming for bullet appear (official Form 107):
	'es			
П,				
Did ye	ou pay or agree to p	ay someone who is not an a	ttorney to help you fill ou	t bankruptcy forms?
V N	lo			
	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Debtor 2 (Spouse, if filing) Firs United States Bankru Case number (If known) Official Foll Declaration If two married people You must file this formoney or property b U.S.C. §§ 152, 1341,	ohne st Name st Name uptcy Court for the uptcy About an de are filing toget	Middle Name Middle Name Northem CC Individual De			amended filing
Debtor 1 Day Firs Debtor 2 (Spouse, if filing) Firs United States Bankru Case number (If known) Official Following Declaration If two married people You must file this formoney or property business. See 152, 1341,	ohne st Name st Name uptcy Court for the uptcy About an de are filing toget	Middle Name Middle Name Northem CC Individual De	Last Name Last Name District of Illinois (State)		amended filing
Debtor 2 (Spouse, if filing) Firs United States Bankru Case number (If known) Official Foll Declaration If two married peopl You must file this formoney or property b U.S.C. §§ 152, 1341,	st Name st Name uptcy Court for the rm 106De About an le are filing toget	Middle Name Northem CC Individual December, both are equally recognitions.	Last Name Last Name District of Illinois (State)		☐ Check if this is amended filing
Debtor 2 (Spouse, if filing) Firs United States Bankru Case number (If known) Official Following Declaration If two married people You must file this formoney or property b U.S.C. §§ 152, 1341,	st Name uptcy Court for the rm 106De About an le are filing toget	Middle Name Northem CC Individual December, both are equally recognitions.	Last Name District of Illinois (State) Photor's Schedules		amended filing
(Spouse, if filing) Firs United States Bankru Case number (If known) Official Following Declaration If two married people You must file this formoney or property b U.S.C. §§ 152, 1341,	rm 106De About an le are filing toget	: Northem CC Individual De	District of Illinois (State)		amended filing
Case number (ff known) Official Form Declaration If two married people You must file this formoney or property b U.S.C. §§ 152, 1341,	rm 106Do About an le are filing toget	EC Individual De	ebtor's Schedules		amended filing
Official Following Declaration If two married people You must file this formoney or property bounded. U.S.C. §§ 152, 1341,	About an	Individual De	ebtor's Schedules		amended filing
Official Following Declaration If two married people You must file this formoney or property bounded. U.S.C. §§ 152, 1341,	About an	Individual De			amended filing
Declaration If two married peopl You must file this formoney or property b U.S.C. §§ 152, 1341,	About an	Individual De			amended filing
Declaration If two married peopl You must file this formoney or property b U.S.C. §§ 152, 1341,	About an	Individual De			S
If two married peopl You must file this for money or property b U.S.C. §§ 152, 1341,	le are filing toget	her, both are equally re			12/
If two married peopl You must file this for money or property b U.S.C. §§ 152, 1341,	le are filing toget	her, both are equally re		£	12/
You must file this fo money or property b U.S.C. §§ 152, 1341,	rm whenever you		esponsible for supplying correct in	£ 47	
money or property b U.S.C. §§ 152, 1341,	orm whenever you			formation.	
Part 1: Sign Belo	, 1519, and 3571.	etion with a bankruptcy	case can result in fines up to \$25	0,000, or imprisonme	nt for up to 20 years, or both. 18
Did you pay or	agree to pay som	eone who is NOT an at	torney to help you fill out bankrup	tcy forms?	
No ·					
Yes. Name	of person		Attach Bankruptcy Petit. Signature (Official Form		eclaration, and
ST subrommanoon					

MM/DD/YYYY

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Debtor 1 Daphne			number (if known)	
First Name		ast Name		
Part 6: Answer These Questions for Reporting Purposes				
16. What kind of debts do you have?	 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 			
¹⁷ · Are you filing under Chapter 7?	No. I am not filing under Chapter 7. Go to line 18.			
Do you estimate that after any exempt property is excluded	u estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?			
and administrative	☐ No.			
expenses are paid that	Yes.			
funds will be available for distribution to				
unsecured creditors?				
18. How many creditors	1-49	1 ,000-5,000	25.00	01-50,000
do you estimate that	50-99	5,001-10,000	limited and the second	01-100,000
you owe?	100-199	10,001-25,000	learnii .	than 100,000
	200-999	-	_	
^{19.} How much do you	\$0-\$50,000	\$1,000,001-\$10 m	nillion	,000,001-\$1 billion
estimate your assets	\$50,001-\$100,000	\$10,000,001-\$50	million	0,000,001-\$10 billion
to be worth?	\$100,001-\$500,000	\$50,000,001-\$100	0 million 🔲 \$10,0	00,000,001-\$50 billion
	\$500,001-\$1 million	\$100,000,001-\$50	00 million More	than \$50 billion
²⁰ . How much do you	\$0-\$50,000	\$1,000,001-\$10 m	nillion	,000,001-\$1 billion
estimate your	\$50,001-\$100,000	\$10,000,001-\$50	Account .	0,000,001-\$10 billion
liabilities to be?	\$100,001-\$500,000	\$50,000,001-\$100) million 🔲 \$10,0	00,000,001-\$50 billion
	■ \$500,001-\$1 million	\$100,000,001-\$50	00 million	than \$50 billion
Part 7: Sign Below				
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).			
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.			
	I understand making a false statement, concealing property, or obtaining money or property by fraud in			
	connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or			
	both. 18 U.S.C. §§ 152/1341/1519, and 3571.			
	× /s/ Daphne Abo			
	Signature of Debtor 2 Executed on 12/12/2017 Executed on			
	MM / DD /		EXECUTED OU	DD / VVV